

What is claimed is:

1. A method for capturing demographic data from a customer that conducts business transactions with cash, the method comprising the steps of:
transmitting a bill to a customer from a biller, the bill having a bill code encoded in a readable encoding region, the bill code identifying customer information and a payment amount;
reading the bill code with a bill reader associated with a third party to collect the customer information and the payment amount;
receiving cash by the third party for at least the payment amount; and
causing payment of the bill from a bank associated with the third party to a bank associated with the biller.
2. The method of claim 1, wherein the bill reader is positioned at a point of sale terminal.
3. The method of claim 2, wherein the step of causing payment of the bill is defined further as transmitting a bill pay order to the bank associated with the third party.
4. The method of claim 1 wherein the bill code is linked to demographic customer data, and wherein the step of reading the bill code is defined further

as reading the bill code and downloading the demographic customer data via the link identified by the bill code.

5. The method of claim 1, further comprising the step of designating, by the biller, the location of the bill reader as a cash-paying site for the customer.

6. A method for capturing demographic data from a customer that conducts business transactions with cash, the method comprising the steps of:
reading a bill code, by a bill reader associated with a third party, from a bill delivered to the customer from a biller, the bill code identifying customer information and a payment amount,
collecting demographic data, by the third party, from the bill code;
receiving cash by the third party for at least the payment amount; and
causing payment of the bill from a bank associated with the third party to a bank associated with the biller.

7. The method of claim 6, wherein the bill reader is positioned at a point of sale terminal.

8. The method of claim 7, wherein the step of causing payment of the bill is defined further as transmitting a bill pay order to the bank associated with the third party.

9. The method of claim 6, wherein the bill code is linked to demographic customer data, and wherein the step of collecting demographic data is defined further as downloading the demographic customer data via the link identified by the bill code.

10. The method of claim 6, further comprising the step of designating, by the biller, the location of the bill reader as a cash-paying site for the customer.

11. A device for causing a point of sale terminal associated with a third party to collect demographic information associated with a customer from a cash transaction, comprising:

a computer readable medium storing instructions including:

program code for causing the point of sale terminal to read a bill code from a bill delivered to the customer from a biller, the bill code identifying customer information and a payment amount,

program code for causing the point of sale terminal to collect demographic data from the bill code;

program code for causing the point of sale terminal to collect cash for at least the payment amount; and

program code for causing the point of sale terminal to output a bill pay order whereby money is transferred from a bank associated with the third party to a bank associated with the biller.

12. A method for capturing demographic data from a customer that conducts business transactions with cash, the method comprising the steps of: conducting at least two business transactions with a customer by a third party, each of the business transactions including the purchase by the customer of at least one item, and payment by the customer of a bill provided to the customer by a biller, each of the bills being separate from one another in each business transaction and each of the business transactions including the step of reading a bill code from one of the bills with the bill codes on the separate bills each identifying the customer;

storing an identification of the item purchased and the identification of the customer in each transaction; and

providing a profile of the business transactions of the cash-paying customer based on the stored identifications of the items purchased.